

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: :
: **Case No. 21-10287-JCM**
RICKY FREEBOROUGH and SUSAN :
FREEBOROUGH :
: **Chapter 13**
: **Debtors** :

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtors
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated May 5, 2021
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$ _____ to
\$ _____ per _____, effective _____; and/or the Plan
term shall be changed from _____ months to _____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Freedom Mortgage Corporation Claim # 9 will govern, following all Notice of Mortgage Payment Changes of Record.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 28th day of November, 2023



glb

John C. Melaragno, Judge

United States Bankruptcy Court

SIGNED

11/28/23 1:24 pm

CLERK

U.S. BANKRUPTCY

COURT - WDPA

Stipulated by:

/s/ Tina M Fryling

Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt

Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Ricky Freeborough
Susan Freeborough
Debtors

Case No. 21-10287-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Nov 28, 2023

Form ID: pdf900

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ricky Freeborough, Susan Freeborough, 68 Mountain, Tidioute, PA 16351-5612
15377786	Bruce Freeborough, Scott Run Road, Warren, PA 16365

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 29 2023 01:46:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15377787	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2023 00:48:50	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15377790	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2023 00:49:03	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15377791	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2023 00:48:21	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
15377792	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 29 2023 00:37:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
15377793	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 29 2023 00:37:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
15377794	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 29 2023 00:37:00	Comenity Capital/Davids Bridal, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
15377795	^ MEBN	Nov 29 2023 00:22:54	Community Bank Na, Attn: Bankruptcy Dept, Po Box 509, Canton, NY 13617-0509
15379896	^ MEBN	Nov 29 2023 00:22:57	Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
15377796	Email/Text: Bankruptcy.Consumer@dish.com	Nov 29 2023 00:36:00	Dish Network, Dept 0063, Palatine, IL 60055-0063
15377797	+ Email/Text: ECMCBKNotices@ecmc.org	Nov 29 2023 00:37:00	ECMC, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
15377798	+ Email/Text: bknotice@ercbpo.com	Nov 29 2023 00:38:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15497916	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 29 2023 00:36:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15388353	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 29 2023 00:59:17	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505

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15377788	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 29 2023 00:48:38	Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101
15377789	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 29 2023 00:48:38	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15377801	Email/Text: EBN@Mohela.com	Nov 29 2023 00:36:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
15378499	Email/Text: EBN@Mohela.com	Nov 29 2023 00:36:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
15377800	+ Email/Text: bankruptcy@marinerfinance.com	Nov 29 2023 00:36:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15387223	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2023 00:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15377802	+ Email/PDF: cbp@omf.com	Nov 29 2023 00:49:07	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15391635	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2023 00:48:41	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15395947	Email/Text: bankruptcy@roundpointmortgage.com	Nov 29 2023 00:36:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
15377803	^ MEBN	Nov 29 2023 00:23:38	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
15378300	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:59:26	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15377804	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:49:04	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15377805	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:49:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15377806	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 29 2023 00:48:40	Wffnatbank, Attn: Bankruptcy Dept, Po Box 51193, Los Angeles, CA 90051-5493

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		Freedom Mortgage Corporation
15377799		Keith Salapek
15388354	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Tina M. Fryling	on behalf of Joint Debtor Susan Freeborough tinafryling@gmail.com tfryling@mercyhurst.edu;r53088@notify.bestcase.com
Tina M. Fryling	on behalf of Debtor Ricky Freeborough tinafryling@gmail.com tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 8